

MONTHLY SPOTLIGHT

December 2018



Principal is a leading provider of life insurance and has strong financial ratings from each of the major rating agencies. Moody: A1, A.M. Best: A+, S&P: A+, and Fitch: AA-

UNDERWRITING NICHES	SALES OPPORTUNITIES	PRODUCT/RIDER FEATURE
<p>1. Accelerated Underwriting: New updates coming!</p> <ul style="list-style-type: none">• All Products• \$1 - \$2 (SUL) Million Face• NO Labs, Exams or APS's• Split Product Sale (Term-perm, Overfunding)• Simplified DI and AU Life	<p>1. The Power of 3 (AU - Accum Products - Distribution Protection)</p> <p>2. Retention and Succession Planning</p> <p>3. Centers of Influence - One Principal</p> <p>4. New Tax Law Opportunities (See #2 - Key person)</p> <p>5. Business Solutions (2019 Focus)</p>	<p>1. Competitive Term</p> <p>2. Top Conversion Rider - Partial, 2 Ind into SUL, All perm products</p> <p>3. Guaranteed UL/SUL (NY)</p> <p>4. Accumulation IUL</p> <p>5. Policy Management -1099 Avoidance - Client Protection</p>
<p>2. Table Shave</p> <ul style="list-style-type: none">• Table 3 to Standard,• \$5 Million age 70		
<p>3. Healthy LifeStyle Credits, 2 Tables, to include Term and Preferred</p>		
<p>4. GI/SI Multi-Life Sale (DI-Group) (Big increase in activity)</p>		

For more information, please contact your brokerage manager.

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